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TABLE OF CONTENTS

Minister's Message	2
President's Message	3
Future Challenges	4
Programs for People	6
Innovative Housing	6
Direct Delivery	9
Special Purpose Housing	10
Northern Housing	13
Working with the Community	16
Housing Authorities	16
Workshops for Housing Authorities	18
Yard Pride Program	18
Tenant Services Consultant Program	19
Enriched Housing Programs	19
Tenant Associations	21
Research and Development	22
1991 Social Housing Delivery	24
Financial Report	25

LETTER OF TRANSMITTAL

Regina, Saskatchewan

To Her Honour
The Honourable Sylvia O. Fedoruk,
O.C., S.O.M.
Lieutenant Governor of
Saskatchewan

Madam:

I have the honour to submit herewith the annual report of the Saskatchewan Housing Corporation for the period January 1st to December 31st, 1991 including financial statements for the year audited by Peat Marwick Thorne and in a form approved by Treasury Board, all in accordance with The Saskatchewan Housing Corporation Act.

I have the honour to be,
Madam,

Your Obedient Servant.

Carol Carson
Minister Responsible for
Saskatchewan Housing Corporation

MINISTER'S MESSAGE

Honourable Carol Carson

The role of Saskatchewan Housing Corporation is to provide quality, affordable housing for Saskatchewan's seniors, low income families, and people with special needs.

We work toward this goal through independent provincial programs, and jointly with the Canada Mortgage and Housing Corporation and the federal government.

Saskatchewan Housing Corporation also works closely with non profit organizations, local housing authorities, local government bodies and communities, as well as the private sector in the initiation, development and management of its social housing portfolio.

Our work is supported by the dedication and contribution of hundreds of volunteers who serve the cause of social housing in various capacities. As Minister responsible for Saskatchewan Housing Corporation, I am both grateful and encouraged by the commitment of Saskatchewan people.

Staff who administer and extend the Corporation's services and programs to the community are also to be commended. Their professionalism, expertise and support contributes greatly to the Corporation's ability to operate efficiently and cost effectively.

Over the years, Sask Housing has earned a well-deserved reputation for its social housing programs. Although the operations of the Saskatchewan Housing Corporation were integrated into the new Saskatchewan Department of Community Services early in 1991, this tradition will continue.

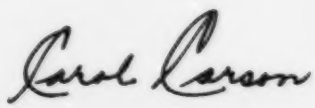
We will continue to promote greater local autonomy, flexibility, accountability, and identification of needs by becoming less of an initiator and more of a facilitator.

This change in direction is essential in view of the challenges before us. Like all other sectors of the province, the housing sector must plan for the future while exercising fiscal responsibility. Given current fiscal pressures, it's essential that we make careful and cost-effective decisions. It is equally important that we pursue and develop relationships with community-based private and public sector interests in order to meet local social housing needs in the most efficient, cost-effective way possible.

By working in partnership, we'll be better able to identify our needs and plan for the future. We'll be better able to develop creative, innovative ways of providing needed housing programs and services. And we'll be better able to deliver local housing services that respond to the unique needs of our communities.

We'll also be able to more effectively attend to the immediate needs of our province — renewal and revitalization of our housing stock and neighbourhoods, and strengthening of our local economies and community infrastructures.

When we take a grassroots, co-operative and constructive approach, our efforts will speed us along the track to future success. As Minister responsible for the Saskatchewan Housing Corporation, I will promote and pursue a path of co-operation, greater collaboration and communication, and fair play as we work together on our mutual challenges.



Honourable Carol Carson

PRESIDENT'S MESSAGE

Ron Styles

The Year in Review

1991 was a year of adaptation and adjustment for provincial housing operations.

The Corporation as an individual operating entity became part of the Department of Community Services in an overall restructuring of government departments and services.

The rationale behind the restructuring was to permit government services and programs to be more sharply focused to meet municipal priorities; to create a single window on government services and programs for communities; and to create a smaller, simpler form of government that better reflected current fiscal realities.

The transition proceeded very smoothly, due in large part to the co-operation and enthusiasm of the staff. They recognized the potential benefits to be achieved through integration with other departments and services, and they worked hard to refit housing operations for the future, and to improve our ability to serve Saskatchewan people and communities.

The programs of a number of government departments and agencies were consolidated in the new Department of Community Services.

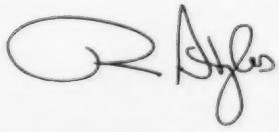
The move changes the way government responds to the need for social housing. It offers a more holistic approach to social housing with stronger ties to other enhancement programs. It permits the delivery of a more integrated strategy to deal with the special needs of northern Saskatchewan. It encourages staff in government departments and agencies to work more closely together, and to build on each other's strengths. It also improves the ability of staff to extend and build on the broader government relationships with communities.

The integration suits the times and accurately reflects the present environment — one of restrained budgets and changing needs — and it supports the continued move to decentralization and the strengthening of local autonomy.

While Corporation staff became staff of the new Department of Community Services, the Corporation will continue to exist as a legal entity. The Corporation has been retained for reasons of asset administration, to maintain the existing sets of agreements with the federal government, and to provide a business entity for the types of transactions required for the social housing system.

As President of the Corporation, and Associate Deputy Minister for the Department of Community Services, I am pleased with the contribution made by Housing Division staff in achieving our accomplishments and meeting the challenges of 1991.

I also wish to thank the volunteers and staff with the local housing authorities. We can take great pride in the housing authority system we have developed in Saskatchewan, and in the wide variety of programming that is available. Thank you also to the non-profit groups, other agencies and to the Saskatchewan Home Builders Association who have all so capably worked with us to enhance housing for all Saskatchewan residents.



Ron Styles
President
Saskatchewan Housing Corporation

THE CHALLENGES FOR THE FUTURE

Within the context of our housing operations, we identify future challenges in consultation with others who have an interest in social housing issues. Consultation with communities of interest is an ongoing activity at all levels of our housing operations.

The following areas represent challenges for the future that have been identified in concert with local housing authorities, tenant organizations, private developers, non-profit corporations, community associations, municipalities, other government departments, and many other interest groups.

Population Shifts

Saskatchewan is no exception to the national norm; rural families are continuing to move to urban centres in search of improved educational, economic, social and other opportunities.

Population migration poses a two-fold challenge. On one hand, there are fixed investments in social housing units in declining centres that may become vacant and that will no longer be required.

On the other hand, centres with projections for long-term population growth are facing a scarcity in social housing as new families move in.

To make effective use of scarce resources and to target the Corporation's delivery of housing programs, there is likely to be increased relocation of units from communities with decreasing need to communities where need is increasing.

Conversion of surplus units to social/educational/day care space is another option for consideration.

The Delivery Process

More consultation needs to take place with communities and neighbourhoods in advance of planning and placement of family housing units. Working with neighbourhood groups early in the planning stages is likely to result in greater acceptance of social housing projects within the community.

There is also room for improvement in the provision of support services to housing tenants.

Northern Housing

Meeting northern housing needs is a high priority for the Corporation.

Northern Saskatchewan presents unique challenges. There is a high incidence of units in need of repair. Program problems are more common in the north. There is a shortage of local property management skills. Overcrowding is a problem in some units. And with higher incidence of unemployment, incomes to effect repairs are limited. These challenges need to be squarely faced and addressed.

Improving and rejuvenating an aging portfolio of housing units will be a high priority. Greater emphasis will be placed on assisting homeowners to maintain and improve their homes. Opportunities in this area include the development and delivery of preventative maintenance programs that will show homeowners how to attend to minor maintenance problems that will prevent later, more costly repairs. Another option

for consideration is the development of a home maintenance pilot program for students through the regional college network.

We will also need to continue our work in developing a skilled, capable contractor base in the north. The Northern Contractor Registry and related efforts have proven to be effective in enhancing opportunities for northern contractors. However, more work can be done to provide information to contractors about the skills they'll need in order to win contracts and to conduct rejuvenation and repair work on social housing units.

Other challenges include reducing arrears and enhancing local management skills. Overcrowding will be addressed through the addition of bedrooms and other needed space to some units, as well as providing additional units wherever possible.

Special Needs Housing

The social housing needs of non-senior singles, students, single parents, and individuals recovering from drug dependency are growing, and it may be appropriate to target more social housing to these special needs groups.

Health and Housing

Quality of life and wellness are all inter-related when it comes to the delivery of social housing. It is well-established that there are numerous benefits to maintaining seniors in their own homes (public or private) for as long as possible. The Tenant Consultant Program is proving to be very effective in enhancing the health and quality of life of seniors and families in social housing projects. Many communities provide a variety of health and life-enhancing programs that could be tied into social housing programming. We will continue to seek and encourage community organizations and volunteer support in the provision of integrated services in social housing for tenants with special needs.

Maintenance and Property Management

Property maintenance continues to be a priority area, and we will need to consider how we can encourage tenants to become more involved in maintaining their residences and neighbourhoods.

There is also a need to address how we can make greater use of local housing authorities for CMHC projects, as well as how we can eliminate duplicate administrative and delivery structures.

Provincial Flexibility

In the event of further decentralization of responsibility from Ottawa to the provinces and the territories, we will be required to achieve greater flexibility in program delivery.

In 1991, the federal government released a set of constitutional proposals that included recognition of provincial jurisdiction in a number of sectors, including municipal affairs and housing.

Traditionally, the federal government has had a financial partnership with the provinces in respect to housing programs.

In Saskatchewan, this partnership has resulted in the construction of over 18,000 units for low income families, seniors and disabled persons.

The constitutional proposal in question does not diminish the federal government's financial commitment to existing units. The province has 35 and 50 year agreements with the federal government that clearly spell out the levels of participation of each government involved.

However, the proposal may open the door to re-examining the administration of the units for the purpose of eliminating administrative overlap. The proposal also may affect the future delivery of new units under existing programs.

The constitutional debate on these proposals has just begun. Over the next several months, the Corporation will follow the issue to determine any future impact on provincial housing activities and responsibilities.

PROGRAMS FOR PEOPLE

AN INTRODUCTION

The mandate of the Saskatchewan Housing Corporation is to assist in the delivery of suitable and affordable housing to people in need.

The Corporation exists as a vehicle to serve people — low income families, seniors, people with special needs. But it can achieve its purpose only because of the efforts of hundreds of individuals in communities across the province — people who work for or serve on local housing authorities, volunteers involved in non-profit organizations, people active in tenant associations, ordinary citizens in communities who are concerned about people in their midst.

This year's Annual Report is a departure from previous Annual Reports that reported on the Corporation's activities. This year, we focus on the provincial housing system, and profile the people it serves and the people who "make it all happen".

The Saskatchewan Housing Corporation 1991 Annual Report is intended to be more than an accounting of the Corporation's activities. Rather, it is an overview of the social housing system that the federal, provincial and municipal governments all participate in.

Innovative Housing continued to be a major initiative of the Corporation in 1991.

This initiative, introduced in 1987 and the first of its kind in Canada, serves the housing needs

of low-income families, disabled persons, and seniors — those with low incomes, as well as those capable of seeing to the provision of their own shelter and needs.

Innovative Housing is unique for a number of reasons.

It encourages partnerships between governments, service groups, the private sector, communities and individuals. And it helps communities develop their own solutions to their housing needs.

The Saskatchewan Housing Corporation believes that the most appropriate solutions to a particular community's housing needs are those that come from the community itself, and that community needs, resources and options are best brought together at the local level.

Innovative Housing reflects this belief and helps to make this happen. Local sponsors are encouraged to identify the social housing needs of people in the community, and to propose

appropriate, cost-effective solutions in response to these needs. Once a project is completed, sponsors own and manage the facilities for the benefit of their community.

In this way, the program ensures that available funds — provided jointly by the federal, provincial and local governments on a 75 - 20 - 5 per cent basis respectively — are spent in the most cost-effective manner. It also combines available housing dollars with the energy and enthusiasm of volunteer organizations.

Innovative Housing also promotes voluntary and community-based support services for residents in these projects. It is well-recognized that seniors, low-income families and disabled persons need more than basic shelter. Most communities offer special services designed for these groups, such as Home Care, recreation, meal service, help with household tasks, social and cultural programs, etc. In many communities, housing projects can incorporate the delivery of these services. **Innovative Housing** encourages these "value-added" options.

Innovative Housing is also unique in that it takes the form of a province-wide public competition open to interested non-profit community organizations, continuing co-operatives, private landlords and developers, or a partnership of private sector and non-profit agencies. The best proposals are selected to proceed into further stages of development.

Innovative Housing also encourages the renovation and adaptive re-use of existing buildings. Renovation and rejuvenation projects generate employment and thousands of dollars in economic benefits to local communities, and make use of housing that would otherwise fall into disrepair or become vacant. Other communities may have an abundance of existing housing, or heritage buildings worthy of preservation and conversion to social housing. **Innovative Housing** supports the imaginative conversion of such structures. In 1991, the Corporation continued to place emphasis on the rejuvenation and re-use of existing properties.

There are two programs under **Innovative Housing** — the **Non-Profit Housing Program** and the **Rent Supplement Program**.

The **Non-Profit Housing Program** is available to non-profit corporations and non-profit continuing co-operatives. The **Non-Profit Housing Program** may be used in the construction of new housing. However, preference is given to projects that promote the cost-effective rejuvenation of existing residential buildings.

Existing housing stock can also be put to good use through the **Rent Supplement Program**. Under the **Rent Supplement Program**, private property owners, non-profit housing corporations, or non-profit continuing co-operatives take part in a competitive tendering process to have their units designated for rental to low income households. Owners are also encouraged to foster value-added services that address the physical, recreational and social needs of their tenants. Market rental rates are set by the Corporation, and the difference between the agreed-on market rental rate and the rate paid by the tenant is paid by the housing authority to the owner on a monthly basis.

The program also assists low-income tenants. The rent charged to eligible tenants is based on 25 per cent of the tenant's gross income. Tenants can determine whether they are eligible for rental assistance by checking with their local housing authority.

In 1991, a total of 167 units were delivered under **Innovative Housing**. Eighty-six units were delivered through the Non-Profit Program in Regina, Saskatoon, Melfort and Melville. These projects included both family and seniors housing and varied from the acquisition of existing accommodation to the construction of new buildings. In each of these projects, non-profit groups proposed enriched services which best suited the requirements of the tenants and capitalized on available resources. Eighty-one Rent Supplement units were designated to owners for low income households in the communities of Regina, Saskatoon, La Ronge, Moose Jaw, Paradise Hill, Prince Albert and Whitewood.

WEST RIDGE VILLAGE

A NEIGHBOURHOOD BROUGHT BACK TO LIFE THROUGH INNOVATIVE HOUSING

Saskatoon's Laurier Village — located in Confederation Park — was considered as "slum housing" before community groups in Saskatoon got involved.

The housing project had deteriorated — it had been built in 1972 — and it was in desperate need of renovation and refurbishment. Most of the tenants had left the building because of its run down state. And people in the community complained that Laurier Village was an eyesore that deflated property values in the modest but otherwise tidy and well-kept neighbourhood.

After an extensive renovation, months of hard work by dedicated community members and organizations, and a name change to West Ridge Village, Confederation Park now boasts a social housing project that is attractive, fully occupied, and enthusiastically welcomed by the neighbourhood.

West Ridge Village is a good example of how Innovative Housing brought together all the required elements to bring a neighbourhood back to life.

The Saskatoon Housing Authority, YWCA Saskatoon, and Saskatoon Mennonite Care Services formed a partnership and set up a board to renovate the 107-unit housing project under the Innovative Housing Program.

Dave Hanna, Operations Manager of Saskatoon Housing Authority, welcomed the project. "There was a demonstrated need for affordable housing for low income families in Saskatoon," says Dave. "This residential development provides 107 housing units for families unable to pay market rents. And for the first time in Saskatoon, the units for physically disabled persons also includes room for their attendants."

Residents will also have access to programs that will help them develop personal skills, establish important community relationships, achieve greater self-reliance and independence, and otherwise enrich the quality of their lives. The project partners are developing a "life skills" tenant services package in consultation with the tenants. The service enrichment package will reflect the needs of tenants and their families, and will be offered to tenants in the near future.

"The housing project will also include an amenities building that's centrally located," says Dave. "It will be a place where tenants can take part in recreational, social and cultural activities, self-help programs, and other activities. The building will also include laundry facilities."

The construction of the amenities building itself is a story in its own right, according to Dave. "Ever since the project's inception, the group has been interested in using the project to train unemployed or under-employed individuals — something that added another dimension to the project's overall programming goals. As part of the project, Mennonite Central Committee of Saskatchewan established a non-profit organization to run the project, and set up a SEED committee to train and employ ten people on social assistance to work on construction of the building. Another interesting feature is that they are using building materials salvaged from the renovations of the housing development."

Funding was approved and construction is being carried out through financial support from the Department of Social Services. "The project is coming along nicely and should be completed by June," says Dave.

The partnership board will continue to be involved in the day-to-day operations of the project after its completion. Saskatoon Housing Authority has been contracted to look after property management.

"Overall, the project is proving to be of benefit to the residents, the neighbouring community, and the city," says Dave. "It addresses a need for social housing in the city of Saskatoon by providing attractive, affordable shelter to many low-income tenants. It meets Saskatoon's objective of rejuvenating old housing stock and older neighbourhoods. It stabilizes the area population because young families will be encouraged to remain in the area for a long period of time. And it has really boosted community pride in their property — now there's a shared interest in keeping the community a nice place for families to live. Real estate agents have also

commented on the improved property values in the neighbourhood. It was also a very cost-effective renovation."

Kathy Ptolemy, a single parent and a day-care worker, is one of the new residents of West Ridge Village.

She and her children — two 12-year-olds and a six-year-old — moved into the complex as soon as the project was completed. "When I heard about this project, I thought this would be a perfect place for us to live. It's right beside a mall and a big supermarket. There's a civic centre right behind us. We'd be close to all the amenities. You can catch any bus you want."

So Kathy went down to the Saskatoon Housing Authority to put her name on the waiting list for West Ridge Village.

"I waited for almost a year, but it has been worth every minute of the wait. I just love it here," she says enthusiastically about her three-bedroom townhouse. "It still smells new. Everything is totally new — new walls, new rugs, new cupboards, everything. It looks super!"

Kathy also feels positive about the community. "You just feel safe and more comfortable in the complex compared to some places where we've lived before. We haven't had any problems here at all. In fact, here people seem interested in helping each other out, even though everyone is still settling in."

Kathy and her family are looking forward to completion of the amenities building. "They're also starting a community organization that I am going to try to become involved with, she adds. "We're just really happy."

D

The Corporation works with communities of all sizes. Some smaller Saskatchewan communities do not have the same base of developers and non-profit corporations that are available in larger centres, and as a result, they are unable to participate in the Innovative Housing Program.

In these situations, the Corporation takes a **Direct Delivery** approach.

The method of delivery of housing assistance into various communities is very flexible, and depends on the needs identified within a community. In some cases, this could involve rejuvenating existing units, relocating units from one community to another, or constructing new units that meet the social housing needs of the community.

Rejuvenation of existing housing stock is a very important means of ensuring cost-effective social housing delivery in Saskatchewan. Relocation of housing units from one town to another has also proven to be an economically viable alternative to building new units. A community's need for social housing may change over time. Relocation addresses this, and allows the Corporation to make use of public housing stock that would otherwise be vacant.

In 1991, four housing projects were funded through the Corporation's **Direct Delivery Program**. The communities of Montmarte and Lucky Lake each received six seniors enriched units. Two seniors units were approved for relocation to Limerick. In Kindersley, an existing unit was purchased, and modest renovations were made to the home to accommodate the needs of a disabled person in the family.

WOODBINE MANOR

A SIGN OF FORT QU'APPELLE'S COMMITMENT TO ITS SENIORS

At 87, Caroline Lowe — or Gibbie, as she is known to her friends — decided it had become too difficult to look after her house and yard by herself.

Now she resides at Woodbine Manor, a beautiful new seniors' residence in Fort Qu'Appelle. "It's marvellous," she says with sparkling enthusiasm. "The lady next door thinks she's in heaven!"

The seniors' housing project has 12 fully-contained units — including four two-bedroom suites, and eight one-bedroom suites. One of the units has been designed to accommodate a handicapped resident. The complex includes a spacious, sunny common room with a fully-equipped kitchen, and a laundry room. The facility also includes a tub room that has been equipped with a therapy whirlpool bath and lift, provided through the generosity of the local Lions Club. Another community service club, the local Rotary Club, donated and installed a gazebo on the grounds, for the use of the residents and their visitors.

The project got under way after the local housing authority conducted a survey of the community to determine the need for additional seniors' housing in the community. "We already had 36 seniors' units in Fort Qu'Appelle," says Wayne Currie, Fort Qu'Appelle Housing Authority Manager. "Hudson Manor has 24 units, and Heritage Court has 12 units. But our survey revealed that we had a waiting list of about 36 people in the community who wanted to move into a project like that as soon as possible. So we went through the usual channels.

We went to the town council, and they in turn approached Sask Housing. It didn't take long before we had things under way."

Carol Ingham, Administrator of the Town of Fort Qu'Appelle, says the project went very smoothly. "The big thing was to get the right location for the project. Seeing as this was a seniors' housing project, it needed to be right where the services are, handy to downtown, close to nearby services, and close to doctors. The location really is ideal," says Carol.

Because the project was located in a residential area, some preliminary care was taken to assure residents that the complex would fit into the neighbourhood. "Perhaps one of the reasons it was very much accepted by the community is because we showed pictures of the actual plan to people who may have had any concern at all, to show how the building would fit into the residential area. They were satisfied, and the finished product fits right in," says Carol.

The Town provided the lot, the project was tendered, and a local contractor completed the building a month ahead of schedule. By October 1, the units were ready for occupancy.

Residents have named the complex "Woodbine Manor" in memory of a grand hotel in Fort Qu'Appelle's history that dates back some 90 years. "A place such as this should have a classy name," says Gibbie, as she surveys her new home.

Gibbie says her new home will now mean she'll have more time to do the things she loves best — reading, visiting with her daughter's and son's families in Fort Qu'Appelle, and staying active in the community. Gibbie has long since retired from her 34-year career as a nurse at Fort San, but she is still very involved in the community's network of care. She is already making plans to help develop a full package of services to residents of Woodbine Manor, including home care for those who need it, a visiting nurse to assist with the whirlpool therapy, and plenty of social and recreational activities.

"My age hasn't stopped me yet!" she says with a twinkle in her eye. "I've got a lot of plans for this place."

Special Needs Housing

Housing people with special housing needs is an important objective for the Corporation.

Group Homes

The Corporation develops group homes for adults with multiple disabilities in co-operation with the Department of Social Services, the Department of Health, and non-profit sponsors. In 1991, 17 units were developed in group homes in the communities of North Battleford and Saskatoon.

The Corporation contributes technical expertise in construction and financing to non-profit sponsors of group homes. Once the group homes are completed, they are turned over to the non-profit sponsors to own and manage.

Group homes are a very good option for providing housing for people with special needs. They give residents an opportunity to move from an institutional setting to a home environment. They also give residents the chance to live closer to their families, and to participate in community life by becoming involved in social and recreational activities. Residents are supervised by staff 24 hours a day, and programs for residents are tailored to individual needs.

Generally, group homes are large five or six bedroom houses built from a basic set of plans developed by the Corporation in consultation with the community. These have evolved over the years in response to the needs of the occupants. In recent years, improvements such as improved accessibility, assisted bathing, built-in storage, and recreation space have been incorporated to better meet the special needs of the residents. The units are also designed to blend in well with the neighbourhood.

The community can also incorporate special features — such as a therapy tub — if it wishes to do so, and alterations may be made to the design to incorporate the feature. The community then plans fund-raising projects or seeks sponsorship to cover the expenses of any special features.

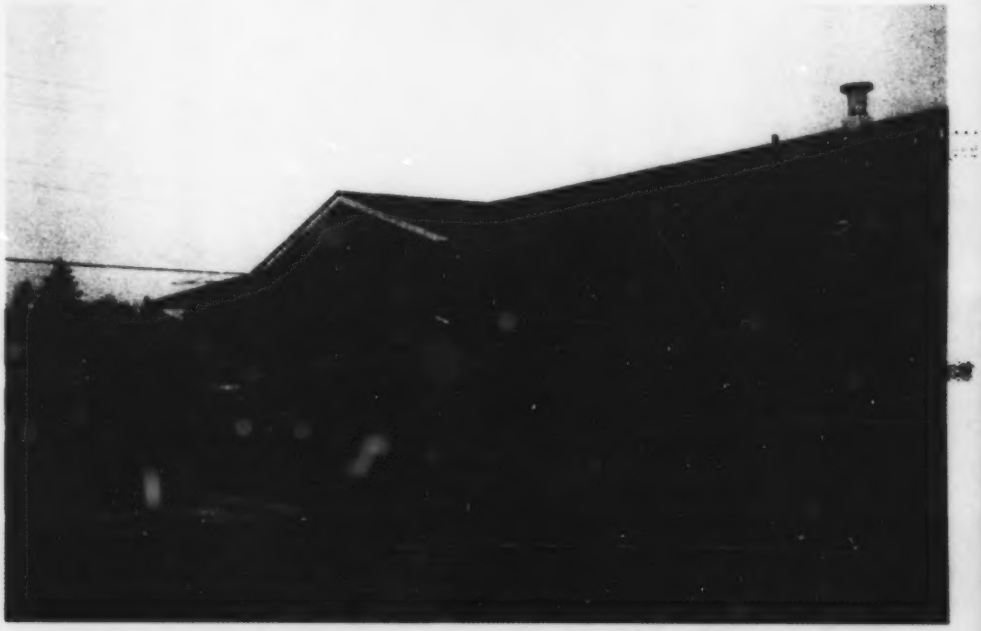
Special Care Homes

The Corporation also works closely with the Department of Health to provide Special Care Homes for people who are unable to live independently. In 1991, a total of 24 new Special Care (nursing) units were funded in the communities of Raymore and Saskatoon, including 12 units for mentally handicapped adults, and 12 units for seniors.

"NOT IN MY BACKYARD" NOT A PROBLEM IN NIPAWIN

The community of Nipawin — population 5,000 — has a warm and caring heart, according to Hugh Macdonald, Director of Handiworks — Nipawin and District Services for the Handicapped.

"I can't remember any part of the process that would be a negative experience — from start to finish — except for moving day, and that was because we happened to get a blizzard that day," says Hugh.



Last fall, Handiworks opened its third residence for handicapped persons in its eight-and-a-half year history in Nipawin, and as usual for the community, everything went smoothly.

"Considering that there were several agencies involved in either funding, or supervision of construction, or planning, everything went smoothly and everyone was very professional — from the people who proposed the project and the people who sat down and explained things with us, to the people who built the group home and those who inspected it.

"Maybe that's one of the benefits of being in a smaller community. Contrary to what happens so many times in other communities, there have never been any concerns or questions raised in Nipawin that have been raised in other communities by businesses or residents who don't want housing projects like ours in their neighbourhoods. We've had nothing but co-operation from everybody in the community, from town council to church groups, to service groups, to seniors groups."

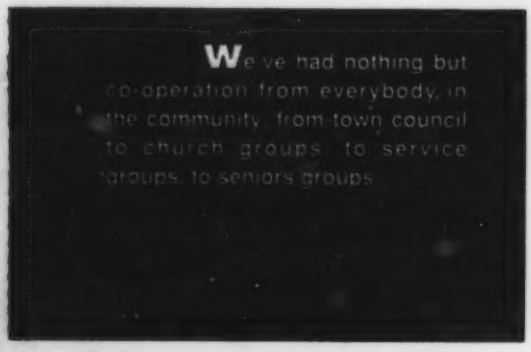
Nor has Hugh heard any complaints about zoning or real estate values. "What people have found is that the properties are

kept up far better than a lot of residential properties."

Hugh attributes the community's receptiveness to a number of things. "There's a cross-section of people from the community who are active in Handiworks, and who are interested in the services we provide and the people we serve. People here like to get involved. There's just lots of community spirit here."

Hugh also thinks the size of the community has made a difference. "In some of the larger centres where there has been resistance to group homes in certain neighbourhoods, programs for the handicapped may not be as visible. In our agency, we employ 23 people, so the community sees that we make quite a contribution to the local economy. And our volunteers and staff are involved in the community through service groups, churches and other community activities."

More importantly, residents of the three group homes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operated by Handiworks in Nipawin also get involved in the community. "Our residents and the people in our vocational programs are also involved in the community. They're out and about for recreational and social activities, and people have accepted our residents for who they are. They're part of the community like anyone else. Once people get to know the residents, they enjoy their company and realize that they're good neighbours. For example, we've had neighbours come over and thank us because our residents have offered to help them cut grass, shovel snow, dig potatoes, and other things that neighbours do for each other. There have been some very positive experiences."

The new group home is located in a new subdivision in Nipawin. It accommodates up to seven handicapped adults. It provides accommodation for live-in staff, and it's fully wheelchair accessible. "People who weren't able to live in our other group homes because of the lack of wheelchair accessibility now can have their need met through this home," says Hugh. "And because we provide 24-hour supervision, this home has also been set up in a practical way to accommodate supervisory staff."

The community got right behind the project when the need for an additional group home in the community was first discussed late in 1990. "We went out to service groups, the Kinsmen Foundation supported the project by installing a hydrasound bath with a lift, the Nipawin Lions Club paid for additional landscaping to finish the project, and many other service and community groups in Nipawin and district provided support. The local contribution came to about $28,000," says Hugh. The Town of Nipawin also contributed property for the group home.

The residents are now settled in and appear to be happy with their bright, colourful surroundings. "Group homes is the route to go," says Hugh, "especially if you want to have as many people as possible take part in vocational programs. If people have no place to live, they can't move into Nipawin to take advantage of the programs we offer. This group home helps to address this need. Our residents can live close to their families, take part in our vocational program, and become as independent as their abilities allow."

Housing management in the north is a major responsibility for the Corporation. In 1991, eight housing authorities managed 316 units constructed for seniors and lower income families. The Corporation directly managed an additional 409 units.

During 1991, the Corporation's activities in northern Saskatchewan concentrated on consultation and change, and on preparing the groundwork for further efforts to enrich life in northern Saskatchewan.

Consultation and Communication with Northerners

Meetings with northern municipal associations, community leaders, local housing authority boards, private contractors, individuals, and others concerned about housing in the north occurred regularly throughout the year. The meetings provided an open forum in which general discussion and open communication resulted in overcoming difficulties at the community level.

During 1991, a total of 29 operational reviews were conducted with northern housing authorities to ensure that operations at the local level conform to the policies and operational procedures set up for all provincially-managed housing authorities.

Workshops for eight northern housing authorities were also developed and presented. Sessions focused on managing and maintaining locally-managed housing units, northern issues, and operational difficulties.

The Corporation also developed a newsletter which was distributed to all northern clients. This newsletter conveys useful information regarding the Rural and Native Housing Program, and includes home maintenance and repair tips. The newsletter is well received, and is credited with resulting in a significant reduction in the level of insurance claims and repairs in 1991. Claims were down by almost 25 per cent from the previous year.

Northern concerns are also being met through a network of locally-based fieldworkers and receiving agents who are trained to counsel homeowners and provide current information. The system is working very well, and the fieldworkers have been a valuable source of support to the Corporation in its northern housing activities. Misunderstandings stemming from language difficulties have been largely eliminated because homeowners can communicate with the fieldworkers using their native languages.

Fieldworkers participated in two semi-annual workshops to update requirements and standards for homeowner counselling.

Rejuvenation and Repair Activities

Rejuvenation and repair of northern housing units is an important area of activity for the Corporation. As units are vacated, repairs are undertaken before new clients move in. In 1991, a total of 89 housing units were repaired to accommodate the housing needs of northern families. The list of northerners waiting for housing in some communities exceeds available housing units at this time, and the Corporation continues to work closely with northern community leaders in the applicant selection process.

Rejuvenation projects are also economically beneficial to northern communities. In 1991, approximately 75 per cent of the repair work in the north was completed by firms and individuals located north of Prince Albert — largely due to the success of the Corporation's Northern Contractor Registry and regional contractor workshops. The Northern Contractor Registry is an opportunity for northern contractors, labourers and workers to identify themselves for work, contracts and work orders at a community level. It is also a means of advising northern contractors of the Corporation's expectations and requirements, and encouraging them to compete for repair work tendered by the Corporation.

The housing needs of northerners who are physically handicapped continues to be an issue. Financial and technical assistance is provided to install wheelchair ramps, or to otherwise accommodate improved accessibility. In 1991, a unit in Pinehouse Lake — a remote northern community — was specifically renovated to accommodate wheelchair accessibility and to provide suitable housing for a physically handicapped individual and his family. Renovations were also made to a seniors' housing project at Ile a la Cross.

Rural and Native Housing Program (RNH)

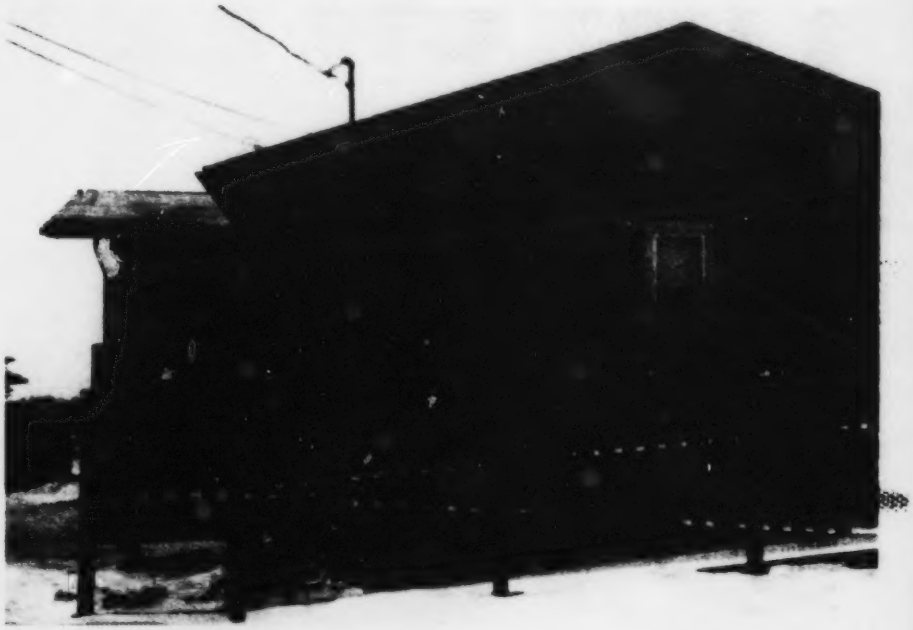
As of Dec. 31, 1991, 3,269 housing units were administered under the **Rural and Native Housing Program**. This total includes 1,488 units located north of Prince Albert.

Throughout the year, a number of public meetings together with private individual counselling sessions were offered to RNH occupants by field workers, staff and mortgage and property administrators. At these meetings such things as, mortgage and lease agreements, home maintenance and payment structure were discussed. In 1991, meetings were held in 29 communities.

Six public consultation meetings were also held as part of CMHC's national evaluation of the RNH program.

CMHC has recently proposed a number of changes to the **Rural and Native Housing Program**.

LIFE BECOMES EASIER FOR FAMILY AT PINEHOUSE



Maria Natomagan and her family live at Pinehouse, a northern community of about 900 people, located 214 kms west of La Ronge.

Life in northern Saskatchewan can be difficult at the best of times. But for Maria, the challenge of day-to-day living was compounded by the fact that she was recently widowed, and that she was now solely responsible for providing care to her 35-year-old son Antoine — a quadriplegic.

To make matters worse, the house she lived in was in a state of serious disrepair.

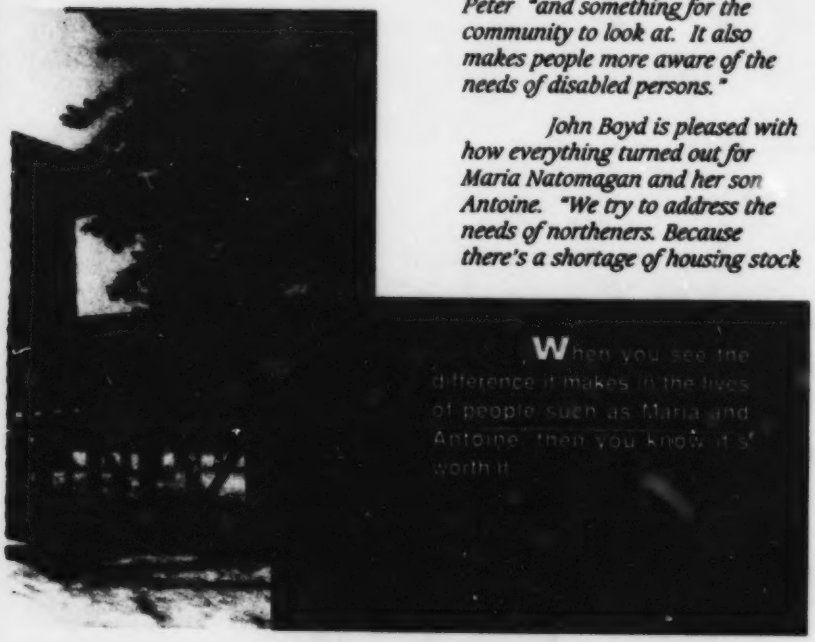
Maria's brother Louis Misponas frequently looked in on his sister and her family after Maria's husband died, and decided to take matters into his own hands.

"I worried that if there were a house fire, it would be too dangerous for the family. The doorway was too narrow to pull the bed out," says Louis.

He appealed to the Department of Indian Affairs for assistance, talked to the local village council about Maria's needs, and eventually turned to the province for assistance.

John Boyd, Regional Mortgage and Finance Manager, was in Pinehouse when this was raised. "The mayor and local council took us on a tour of the areas where they felt the need was the greatest. One of the houses we were shown was the house Maria and her son lived in. It was in very bad shape. After her husband died, social assistance made the payments on the mortgage, but there were no funds for renovation or maintenance on the house."

Because of the condition of the house, the decision was made to look for a home in the community that would be more suitable for handicap conversion.



As soon as one was located, rejuvenation work began, and last November, Maria and her family moved into their "new" home. The roof had been replaced, insulation was upgraded, and the house was fitted with features to provide handicap accessibility, including a special shower and modified bathroom facilities, wider doorways, doors that swing both ways, and ramping.

"It's working out very good for them," says Louis Misponas, "and I'm really happy about how all this has turned out."

The community is also pleased about the way one of their families has been accommodated. "Now Antoine can go to church services, and he has a little more freedom to go out and socialize when he wants to. It's much more convenient for the family to provide mobility for the son, too," says Mayor Peter Smith.

The home provides a good example of how homes can be rejuvenated to provide accessibility for handicapped persons. "It's a first for the community," says Peter "and something for the community to look at. It also makes people more aware of the needs of disabled persons."

John Boyd is pleased with how everything turned out for Maria Natomagan and her son Antoine. "We try to address the needs of northeners. Because there's a shortage of housing stock in the north, there are long lists of applicants. But when you see the difference it makes in the lives of people such as Maria and Antoine, then you know it's worth it."

WORKING WITH THE COMMUNITY.

Two hundred and eighty-three local housing authorities throughout Saskatchewan are responsible for the management of public housing in their communities.

Local housing authorities are formed when a housing need in a community has been identified and a public non-profit project has been approved by Saskatchewan Housing Corporation. Federal, provincial and municipal representatives then appoint a volunteer board of directors from the community and the housing authority begins operations as an agent of Saskatchewan Housing Corporation.

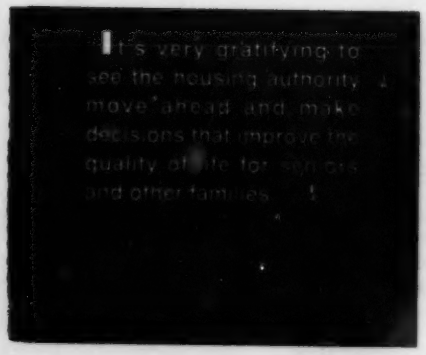
The Corporation maintains responsibility for the overall supervision of social housing, and provides direction and assistance through conferences, workshops and various other information and training sessions.

Housing authorities are responsible for the selection of social housing tenants, and for ensuring efficient and fair administration of properties under their jurisdiction within the guidelines of the federal/provincial programs.

Housing authorities also provide advice on the brond issue of public housing policy, identify the need for new projects and inform the local municipality of the demand for public housing. Housing authority managers receive training in tenant selection, budgeting, management,

maintenance, and tenant counselling. They work with other agencies in the community to ensure that tenants have access to educational and recreational activities, and proper health care. They also keep the lines of communication open with others in the community and bring concerns forward, receive feedback through conferences and workshops, and implement policy changes through regular contact with housing inspectors and administrators.

Through this structure of decentralized government operations and volunteer community-based housing authorities, the Corporation is able to be more responsive to needs at the local community level.


It's very gratifying to
see the housing authority
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and other families.

GORDON JOHNSON ENJOYS THE CHALLENGES OF CHAIRING THE YORKTON HOUSING AUTHORITY

Gordon Johnson has been involved with the Yorkton Housing Authority since 1989. "I was asked to serve on the board because of my financial background," says Gordon, branch manager of a local credit union. "I agreed because I thought it would be a good opportunity for me to learn more about public housing, and because I wanted to get involved in the community."

In 1990, Gordon became chairperson of the seven-member board. His added responsibilities keep him busy. The board meets monthly to review financial statements, receive the report of the housing authority manager, and consider improvements and changes in tenant services. Each board member serves on subcommittees, and as an ex officio member of each subcommittee, Gordon attends these meetings, as well. "I also meet regularly with the housing authority manager to keep in touch with what's happening in the office, and to provide input on behalf of the board."

Gordon and the Yorkton Housing Authority Board and manager also cooperate with other agencies in the city who provide social housing. "We've been able to work together to determine where the needs of the applicants would best be served, and we're looking at cooperating to an even greater extent to eliminate overlap and to speed up and simplify the entry system when people apply for social housing."

The Yorkton Housing Authority manages 270 units, the majority of which are directed to seniors through five seniors' residences. Family housing is provided through public housing apartments and a number of homes.

"It's been an interesting, educational few years, and I've enjoyed my involvement," says Gordon. "At times, when it gets busy, it can be frustrating. But when things start to come together, it's a very rewarding experience. It's very gratifying to see the housing authority move ahead and make decisions that improve the quality of life for seniors and other families who are using our facilities."

A highlight for Gordon and the housing authority in 1991 was construction of a common area linking two wings of a seniors' housing project. "It has really improved our service and the quality of life of our tenants. The area includes a nice lounge, kitchen facilities, and now people can communicate with each other without having to go outside," says Gordon.

The board also put more emphasis on introducing tenant enhancement programs in 1991, including the "Vial of Life" and the "I'm OK" programs. "We're just getting into considering what we can do to enrich services to our tenants, and together with the board, the manager, and drawing on the expertise of Community Services, we're investigating new

ways of enriching the life of our seniors," says Gordon.

"We're also encouraging tenant associations to initiate programs that they feel would be beneficial, and we hope to see tenants take advantage of the funds that are available to them through our annual budget."

Gordon has made good use of his financial background. "We need to continually evaluate what we're doing to ensure that we're providing a good level of service. Yet at the same time, we must be careful guardians of public funds — particularly in today's economy," says Gordon. "We have to strike a reasonable balance between being good stewards of our facilities, and providing as high a level of service as possible to our clients."

His solution? "We have to be creative. We can't just ask for more money. We have to be a little bit smarter in our use of resources, and stretch them to go a little bit further than we did in the past," he says.

One way the board hopes to stretch funds and control costs is by hiring a maintenance supervisor who will be responsible for developing a preventative maintenance program, overseeing maintenance contracts, and laying out maintenance programs for caretakers.

All in all, Gordon enjoys the challenge of making good use of available resources. "There's good opportunity to not only maintain what we have, but to actually improve the quality of life in our units through creative, cooperative planning that involves management, the board and tenants," he says. "There's also some satisfaction in feeling that I've had some personal input in making sure public funds are used responsibly and as wisely as we think we can. It's been a rewarding experience to be involved."

W

The Corporation held workshops for housing authorities in 22 communities in 1991. The workshops provided information and training relevant to housing authority operations, and dealt with topics such as community communications, keeping appropriate board minutes, maintaining tenant and maintenance files, housing applications, enriched services, GST, customer service, preventative maintenance, and three-year modernization and improvement planning. Attendance at the workshops ranged from 15 to 25 managers and board members.

Sixteen housing authorities also participated in a workshop dealing with issues more specific to larger housing authorities.

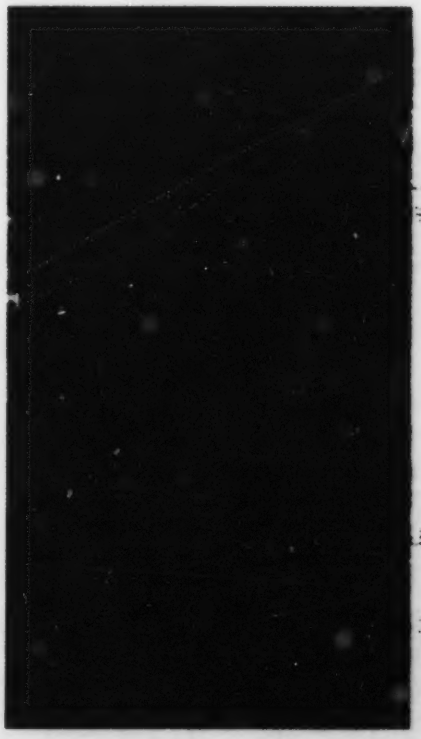
The Corporation's workshops are an important means of promoting and maintaining high standards in the management of Saskatchewan's social housing properties. They provide hands-on learning experience and are well-received by the housing authorities.

Y

In recent years, housing authorities have asked how they can make tenants feel more responsible for their yards. In response to a growing number of these requests, a Yard Pride kit was developed by the Family Housing Committee and distributed to all housing authorities in May 1991. The kit contains program ideas and information sheets on all aspects of yard care.

The Family Housing Committee — made up of representatives from housing authorities across the province — spent many months collecting and compiling information which members felt would be useful to housing authorities. The package contains ideas, tips, and suggestions on how tenants and housing authorities can work together to meet the challenge of maintaining or exceeding neighbourhood standards.

The program ideas range from holding a Yard Pride contest to helping tenants by setting up an equipment sharing program. The kit also includes information sheets on yard care for family tenants, lawn care, composting, vegetable gardens, trees and shrubs, staining and painting, and flower gardens.



"MELFORT YARD PRIDE PROVES POPULAR

Mike Forget, Manager of the Melfort Housing Authority, reports that the Yard Pride program implemented last summer at the Wesley Place 18-family-unit project was very successful.

Using the Yard Pride kit as a basis, the Melfort Housing Authority added some handouts from herbicide companies and some magazine articles to create its own package, and one that best reflected yard care for northeastern Saskatchewan.

The Yard Pride project was kicked off at a tenants' meeting. Refreshments were served to create a hospitable atmosphere, and residents enjoyed the opportunity to meet their neighbours — many for the first time.

As part of the program, an on-site shed was used to house a lawnmower, rototiller and miscellaneous garden tools. A "key-control" system was used to record come-and-go use of the equipment. Residents were also encouraged to begin an equipment-lending program among themselves.

Local vendors donated prizes, plaques were ordered, and Dr. Stan Beacom, a research scientist who had been head of the Melfort Research Station for several years and a director on the Board of the Melfort Agricultural Society, volunteered to judge the competition. Yards were inspected throughout the summer and were judged on lawn care, flower beds and gardens.

Final judging took place in late August. Rory and Lorana Pawluk won first place honours, second place was awarded to Shirley Green, and third place to Mary Dunn.

"Overall the program was a success and definitely a step in the right direction," says Mike in evaluating the program. "It instilled some pride, care incentive and competitiveness among the tenants who participated. Not only does the program benefit the residents and neighbourhood, but the housing authority as well. Next year we hope to have 100 per cent participation."

T

The Tenant Services Consultant Program was first piloted in southwest and west central Saskatchewan in 1990. It proved to be so successful that it was expanded in 1991 to include the eastern and west central areas of the province.

Services that improve the quality of life of tenants are valuable components of social housing. Tenant Services Consultants work with managers and boards of local housing authorities to implement new tenant services, and to improve existing services in the areas of independent living, health, monitoring, safety and security, and recreational and social opportunities.

The North Battleford Housing Authority extended the Tenant Service Consultant's contract for a further year, and three new consultants were contracted by the Weyburn, Melville, and Melfort Housing Authorities. With 55 communities in each area, the Tenant Service Consultants were kept busy throughout 1991. They worked with managers and boards of local housing authorities to introduce services and programs. They helped housing authorities introduce relevant programs and services to the tenants. And they advised and educated housing authorities about enriched housing programs that could help seniors retain their independence.

A survey of the housing authorities involved in the program was conducted as part of the 1991 program evaluation. Judging from the comments received, housing authorities appear to be pleased with the Tenant Service Consultant Program.

Enriched Housing Programs

Through the Tenant Service Consultants, numerous housing authorities continued to introduce enriched housing into local senior housing programs in 1991. These programs include health, resident monitoring, safety and security, and social and educational programs and services, and other helpful support programs and services which enable seniors to retain their independence.

The **"I'm Okay"** resident monitoring system and the **"Vial of Life"** were found to be especially beneficial.

"Vial of Life" is a means of providing important medical information to emergency response personnel if a resident should run into difficulty. A medical form completed by a Home Care nurse or a doctor is placed inside a plastic pill vial. The vial is attached with a elastic band to the underside of the top shelf in the resident's refrigerator. A decal on the fridge door alerts emergency response personnel, who can then take the necessary steps or forward medical information to the hospital.

The **"I'm Okay"** program is a good neighbour monitoring program that allows tenants to watch out for each other on a daily basis. Door or window signs are distributed to each resident. Residents then place the signs in their window at night or hang them outside their door, and remove them in the morning before an agreed-upon time. A volunteer runs a check every day. If the sign has not been removed, the volunteer checks up on the resident or notifies the manager or caretaker of the building to see that the resident is okay.

MCNAUGHTON PLACE RESIDENT LOVES LOOKING AFTER HER NEIGHBOURS

Evelynne (Lynn) Kolosky has been a Floor Monitor at McNaughton Place, a Saskatoon Seniors' high rise apartment, for the last eight years.

It's a responsibility she takes seriously. She runs the daily check to see if tenants on her floor have removed their "I'm OK" cards from the front door as a sign that they're okay. "Tenants are given an "I'm OK" card by the VON nurse when they first move into the building. My job is to check to see if the signs are still on the door by 12 noon. If they haven't been removed, then I go down to the caretaker and he will come up with me and knock on the door. If there's no answer, then he's entitled to go in and check to see if the occupant is okay. It's a very good idea, and it can save lives," she says. "But some people are forgetful and don't hang their cards on the door handles when they go to bed at night, so I try to encourage them to do this every chance I get."

Lynn also encourages the use of the "Vial of Life" program, and has often been able to alert ambulance personnel to the vial in an emergency situation. "The Vial of Life" lists what pills you're on, as well as your name, address and next of kin. So when the ambulance people come, they can read it, and if need be, administer what they need to until they can get you to the hospital," she says. "It's especially helpful when tenants phone me. I've gone up to their suites, phoned 911, and waited with them until the ambulance arrived."

Lynn's telephone is frequently used as a lifeline. One tenant wears a monitor around her neck that's tied into Lynn's telephone; if the tenant needs help or runs into trouble, she can use her monitor to automatically dial Lynn for help. "It's really helpful when they do phone me," says Lynn.

Lynn also knocks on doors whenever the fire alarm rings, just to make doubly sure that all tenants — even those with hearing difficulties — have been alerted to the alarm.

Over the years that she has served as a Floor Monitor, Lynn has also administered CPR, rubbed backs, administered eye drops for residents, and encouraged neighbours on her floor to get out and exercise.

She attends regular Monitors' meetings, meets with tenants to encourage them to use the good neighbour programs that are in place in the building, and encourages them to take advantage of the services provided by the visiting VON nurse. "It saves a lot of going out. The nurse comes in once every two weeks, checks to see if you're taking your medication, sounds your chest, takes your pulse and blood pressure. If she thinks you should go to the doctor, she'll tell you and make appointments for you. She's very good to us that way," says Lynn.

Lynn clearly enjoys looking out for her neighbours. "I used to be a nursing aid, and I don't mind going out of the way to help people," she says. "But you always have to remind people to use the programs that we have in the building. We take a lot for

granted. The "Vial of Life" and the "I'm OK" card are very good ideas, but they only work well if everyone uses them. People can't forget that."

Lynn works hard to make sure they don't forget.

T

The Corporation encourages the establishment of tenant associations. The purpose of these associations or groups is to provide information to all tenants, to promote peer group support and self help, and to organize recreational, social, educational and charitable activities for the enjoyment of the tenants and the benefit of the community. The group may also act as a communication contact between the housing authority and the group members.

The volunteer programs organized by a tenant association can be an important way to help seniors continue an independent life style. Studies show that seniors who become involved in volunteer activities have a significantly higher degree of life satisfaction, a stronger will to live, and fewer symptoms of depression and anxiety than seniors who choose not to become involved.

Tenant association activities could include physical fitness activities and demonstrations such as mental health fitness and Red Cross fitness and leadership workshops, continuing education programming or public forums, and other innovative programs and activities. For example, a tenants' association in Prince Albert is considering the purchase of a computer to allow tenants to become computer literate.

A TENANT ASSOCIATION WITH HEART

The tenants at Hallsholme Apartment in Lloydminster are an excellent example of a group of tenants working together for the betterment of others. Each month, a group of volunteers gather in the lounge of Hallsholme to prepare bandages for cancer patients. The meticulous process requires careful cutting, folding and wrapping to meet surgical standards and sterilization.

Polluck, whose preparations for bandage day begin at 7 a.m., "but I think it's a very worthwhile project."

It can also be fun. The bandage makers contribute 25 cents towards coffee and cookies they enjoy during the day's work.

"And there's a lot of chattering that goes on," says Hilda.

Tenants in Saskatoon enjoy a birthday party.

Once complete, the cancer dressings are sent to the Twin Rivers Home Care in Lloydminster to be given, at no cost, to those in need, or shipped to Saskatoon for use there.

The project, which began in Lloydminster in 1978, is coordinated through the Order of the Eastern Star who supply all the needed materials.

"It's a long day's work," concedes group leader Hilda

Hilda takes care to involve even those whose capabilities are not what they once were. "Some of the older ladies who can't see are still able to stamp or tape the bandages. It's all a great help."

And helping each other is a tradition as old as Saskatchewan.

A TENANT ASSOCIATION WITH HOPE

Last September, several family tenants of Yorkton Parkland Housing Society decided to form their own tenants' association. With encouragement and support from Calvin Brooks — a tenant counsellor for the Yorkton Parkland Housing Society — tenants held their first meeting, wrote up bylaws, elected officers, and started making plans.

Gale Pelletier, one of the original organizers, is the first chairperson of the board of the Parkland Housing Tenant Association. "When Calvin told us about tenants' associations, we checked around to see if there was some interest in forming an association. So far, about half of the tenants in the Yorkton Parkland Housing Society have signed up for the association, and we expect quite a few more people will get involved once they see what we'll be doing."

"It's a real good thing for tenants," says Gale. "There are approximately 100 families who are tenants of the Parkland Housing Society. This is a good way to bring people together, to give them a better understanding of their roles and rights as tenants, and to provide programs that will be of real benefit to both tenants and the Housing Society."

Immediate plans are to purchase equipment that can be used for yard and home maintenance, such as lawn mowers, snowblowers and rug shampooers. "Some of the older tenants can't get out and shovel snow. Some are in wheelchairs. Others can't afford to buy their own snowblowers or lawn mowers. If the association can provide this equipment for the use of the tenants, then people will be able to look after their homes and yards better, and everyone will benefit — tenants, the neighbourhood, and Parkland Housing Society," says Gale.

Once the equipment is purchased, several locations will be set up as equipment-lending depots, and individuals will be assigned responsibility for upkeep and repair, and for keeping records of equipment use.

"Tenants will be able to use the equipment at no charge, but the association is also going a step further," says Calvin Brooks. "If a tenant doesn't have a car, someone in the association will try to take the equipment to the tenant. And if the tenant cannot physically do the work, the association will try to arrange a labour swap. Someone will do the work in exchange for something like babysitting services. Or else the tenant can contribute to the association by doing things like baking for the Christmas party or for association fund-raising activities. They can work it out with the person cutting the grass or clearing the driveway."

It's that spirit of neighbour-helping-neighbour that Calvin, Gale and others hope to cultivate through the new tenants' association. The new association also plans to raise money on their own to fund family activities like Christmas parties for children, picnics, and tenant socials.

"We have people from all different races, all different ages," says Gale. "An association like ours will really bring us together as a community. Now we'll be able to get to know each other better, hold family activities, and help each other out — just like good neighbours. We can only benefit from this, and we're going to work hard to make the best of this opportunity."

THE METHODS, PRODUCTS AND IDEAS (MPI) PROGRAM

The housing industry is vitally important to the Saskatchewan economy. In recognition of its importance, the Corporation sponsors a research and development program aimed at supporting the housing sector.

The **Methods, Products and Ideas** (MPI) Program supports innovative ideas that will reduce housing costs, increase the viability and competitiveness of the housing industry, and improve the quality of housing for Saskatchewan people. Housing-related social issues can also be identified through research directed at families, seniors and disabled people.

Funding is awarded through semi-annual competitions. The competitions are open to Saskatchewan builders, manufacturers, developers, consulting firms, industry groups, educational institutions, non-profit groups and other individuals, associations or institutions interested in submitting an innovative proposal.

Projects can include studies, design development, evaluations, tests, product development and improvement, information transfers, demonstration projects, and demographic and lifestyle studies pertaining to housing.

By providing a device such as ours to as many people with special needs as possible, it will be easier for people to remain in their homes."

In 1991, seven successful proposals were selected from 38 submissions and received grants of up to $25,000. The successful projects include:

- the development of a large chamber test facility for analyzing pollutant emissions from residential building materials;
- the development of a Saskatchewan-based code and construction guide for residential housing;
- the design of an engineered home foundation package to perform in areas with expansive type soils;
- the design and prototype construction of a telephone-operated home control device to assist disabled or mobility-impaired individuals with the operation of basic home functions;
- a survey of the education and experience backgrounds of Saskatchewan residential contractors so that suitable training and upgrading courses can be designed by the housing industry; and
- the design, construction and testing of a low-cost heat-recovery ventilator for use in low and modest-priced residential dwellings.

SCOTT PIPPIN'S IDEA COULD MAKE LIFE EASIER FOR THE PHYSICALLY DISABLED

Regina electronic technologist Scott Pippin is developing a telephone-activated home control device to make it easier for disabled people to answer the front door, and to operate such things as lights, appliances and door locks in their homes.

Last year, the Corporation awarded Scott an MPI grant to take the idea further.

"In simple terms, the unit we're building would enable all telephones in a home to be used as an intercom system with the added ability of accessing a hands-free speakerphone outside of entryways," says Scott. "There is a whole line of equipment that could be used in conjunction with the base system that would enable a person to operate additional functions in their homes such as lights, appliances, windows, door locks, garage door openers or security systems — all from their telephone."

Scott got the idea for the controller after talking to a disabled person who was looking for something that would allow her to answer knocks on the door. "She found that by the time she was able to get to the door, the caller would have left," says Scott.

"The aim of this project is to come up with a product that could do the best job for the lowest possible cost," says Scott. "There are similar controllers available on the market, but by using new microprocessor technology, we think we can design and produce a much better product for a much lower cost."

Scott sees other advantages. "By providing a device such as ours to as many people with special needs as possible, it will be easier for people to remain in their homes. Maintaining or increasing the independence of the physically disabled and seniors not only allows them to remain in control of their home environments, but it also leads to cost savings for the province because it reduces the demand for expensive care facilities."

Scott and his team expect to have produced and tested a home controller within the next year. "We've already received an endorsement from Saskatchewan Abilities Council who tell us that this would be a very good thing," says Scott. "Our intention is to make the base system available to handicapped support groups at cost or next-to-cost. We want to help as many people as possible. If there is a spillover into the seniors' market, and this device can help them stay in their homes longer, so much the better."

1991 SOCIAL HOUSING DELIVERY

Community	Program	Type	Sponsor/Owner	Project Name	Units	Client
Regina	Non-Profit	New	Gabriel Housing Corporation	Riel Family	8	Family
Regina	Non-Profit	New	Regina Village Housing Corporation	Regina Village Phase III	33	Senior
Regina	Rent Supplement	Existing	Village Green Estates Ltd.	Village Green Estates	10	Family
Regina	Rent Supplement	Existing	Regina Housing Authority	Rosedale Village et al	62	Family
Regina	Rent Supplement	Existing	Regina Housing Authority	Palliser Place	6	Family,
					58	Senior
Regina	Rent Supplement	Existing	34 Kleisinger Cres. Holdings Ltd.	Northgate Manor II	10	Senior
Regina	Rent Supplement	Existing	Hi-Rise Developments Ltd.	Canadiana Apts.	3	Senior
Saskatoon	Non-Profit	New/Exist/ Renovation	YWCA of Saskatoon	Pleasant Hill Family Housing	26	Family
Saskatoon	Rent Supplement	Existing	Greenways Management Ltd.	Fairway Greens	10	Family
Saskatoon	Rent Supplement	Existing	Pine City Investments Ltd. et al	Borden Place Apts.	7	Family
Saskatoon	Rent Supplement	Existing	Wildwood Ways Properties Limited	Wildwood Ways	10	Family
Saskatoon	Rent Supplement	Existing	Les Calyniuk	Diefenbaker Dr. Duplex	2	Family
Saskatoon	Rent Supplement	Existing	Saskatoon Housing Authority	Avenue I South	4	Family
Saskatoon	Rent Supplement	Existing	586988 Saskatchewan Ltd.	Sahali Kort	6	Senior
Kindersley	Non-Profit	Existing	Town of Kindersley	(single family dwelling)	1	Family
Limerick	Non-Profit	Relocation	Village of Limerick	(to be determined)	2	Senior
Lucky Lake	Non-Profit	New	Village of Lucky Lake	(to be determined)	6	Senior
Melfort	Non-Profit	Existing	Consolation Housing Inc.	Consolation Manor	1	Senior
Melville	Non-Profit	New	Melville Legion Manor Inc.	Legion Manor	18	Senior
Montmartre	Non-Profit	New	Village of Montmartre	(to be determined)	6	Senior
La Ronge	Rent Supplement	Existing	Par Realty Co. Ltd.	Park Side Apts.	6	Family
Moose Jaw	Rent Supplement	Existing	Alfred Funke	Royal Apts.	2	Family
Moose Jaw	Rent Supplement	Existing	Wesley Banilevic	Wesley Apts.	2	Senior
Paradise Hill	Rent Supplement	Existing	Adair Ramsell	422 Apts.	2	Family,
					1	Senior
Prince Albert	Rent Supplement	Existing	I. & D. Munro et al	Park Place Townhouses	4	Family
Prince Albert	Rent Supplement	Existing	Remai Investment Corporation	Applegreen Park	4	Family
Prince Albert	Rent Supplement	Existing	Prince Albert Housing Authority	Bryant Place	5	Family
Waldheim	Rent Supplement	Existing	Waldheim Housing Authority	Waldheim II	4	Family
Whitewood	Rent Supplement	Existing	Gambetta Apartments Ltd.	Gambetta Apts.	1	Family,
					1	Senior
Raymore	Special Care Home	New	Raymore & District Special Care Home	Raymore Special Care Home	12	Senior
Saskatoon	Special Care Home	New	Elmwood Residences Ltd.	Kinsmen Elmwood Lodge	12	Singles
N. Battleford	Group Home	New	Edwards Society Inc.	(to be determined)	6	Singles
N. Battleford	Group Home	New	N. Battleford Residential Services Inc.	(to be determined)	6	Singles
Saskatoon	Group Home	New	Elmwood Residences Ltd.	(to be determined)	5	Singles
TOTAL					360*	

* Represents funding for newly subsidized units. Total does not include relocation of 2 units to Limerick.

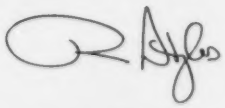
FINANCIAL REPORT

MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS

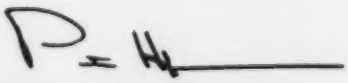
These financial statements have been prepared by management, which is responsible for the reliability, integrity and objectivity of the information provided. They have been prepared in accordance with the disclosed basis of accounting as described in the notes. Where necessary the statements include amounts that are based on informed judgements and estimates by management, giving appropriate consideration to reasonable limits of materiality. Other financial information in the Annual Report is consistent with that provided in the statements.

The Corporation's accounting system and related system of internal controls are designed to provide reasonable assurance that transactions are properly authorized and recorded, assets are safeguarded, and financial records are properly maintained to provide reliable information for use in the preparation of financial statements.

These financial statements have been approved by the Treasury Board and examined by the Corporation's external auditor.



Ron Styles, President



Peter Hoffmann, Comptroller

AUDITOR'S REPORT

To the Members of the
Legislative Assembly
Province of Saskatchewan

We have audited the consolidated balance sheet of the Saskatchewan Housing Corporation as at December 31, 1991, and the consolidated statements of operations and cash flows for the year then ended. These financial statements are the responsibility of the Corporation's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Corporation as at December 31, 1991, and the results of its operations and the changes in its financial position for the year then ended in accordance with the accounting principles disclosed in Note 1 to the financial statements.

Peat Marwick Thorne

Peat Marwick Thorne
Chartered Accountants

Regina, Saskatchewan

March 20, 1992

CONSOLIDATED BALANCE SHEET

As at December 31

(thousands)	1991	1990
ASSETS		
Cash and short term investments, at cost	$ 32,584	$ 26,827
Accounts receivable	5,441	8,281
Mortgages and loans	25,871	27,264
Land (note 2)	18,113	19,931
Investment in housing projects (note 3)	282,490	277,756
	$ 364,499	$ 360,059
LIABILITIES AND PROVINCE'S EQUITY		
Liabilities		
Accounts payable and accruals	$ 22,587	$ 19,086
Unexpended grants - Province of Saskatchewan (note 4)	1,752	432
Accumulated capital replacement provisions	9,526	8,846
Land profits holding account (note 6)	750	694
Long term debt (note 7)	319,344	319,986
	$ 353,959	$ 349,044
Contributed surplus	$ 10,540	$ 11,015
Contingencies and commitments (notes 9 and 10)		
	$ 364,499	$ 360,059

See accompanying notes to the financial statements.

CONSOLIDATED STATEMENT OF OPERATIONS

For the Year Ended December 31

(thousands)

	TOTAL		CORPORATE		NON-PROFIT HOUSING		RURAL HOUSING		PUBLIC HOUSING	
	1991	1990	1991	1990	1991	1990	1991	1990	1991	1990
REVENUES:										
Land sales	$ 322	$ 247	$ 322	$ 247	$ —	$ —	$ —	$ —	$ —	$ —
Rents and other income	21,786	21,768	784	1,162	11,147	10,947	1,709	1,742	8,146	7,917
Interest income	6,201	7,530	6,145	7,440	50	82	6	8	—	—
Federal subsidies	13,878	11,712	—	—	10,499	8,533	—	—	3,379	3,179
Grants from Province of Saskatchewan (notes 4 & 5)	37,215	94,993	14,981	71,778	3,291	4,864	3,263	3,594	15,680	14,757
	$79,402	$136,250	$22,232	$80,627	$24,987	$24,426	$ 4,978	$ 5,344	$27,205	$ 25,853
EXPENDITURES:										
Cost of land sales	$ 243	$ 149	$ 243	$ 149	$ —	$ —	$ —	$ —	$ —	$ —
Interest expense (note 8)	35,500	36,256	1,552	2,253	16,897	16,897	2,371	2,584	14,680	14,522
Maintenance	6,922	6,937	307	618	2,686	2,488	699	889	3,230	2,942
Property operating	11,586	11,075	501	493	4,460	4,296	790	740	5,835	5,546
Amortization	1,259	1,278	4	4	216	188	717	780	322	306
Administration:										
Expenses	4,690	10,530	2,437	8,375	728	588	307	311	1,218	1,256
Recovered or capitalized	(993)	(3,399)	(993)	(3,399)	—	—	—	—	—	—
Grants	14,487	68,760	12,884	67,513	—	—	—	—	1,603	1,247
Reduction in net realizable value of land	4,538	3,390	4,538	3,390	—	—	—	—	—	—
Loss provisions and other	1,170	1,274	759	1,231	—	(31)	94	40	317	34
	$79,402	$136,250	$22,232	$80,627	$24,987	$24,426	$ 4,978	$ 5,344	$27,205	$ 25,853
Net Operations	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —

See accompanying notes to the financial statements.

CONSOLIDATED STATEMENT OF CASH FLOWS

For the Year Ended December 31

(thousands)	1991	1990
CASH PROVIDED BY (USED IN):		
OPERATING ACTIVITIES:		
Charges to operations not requiring cash:		
Cost of land sales	$ 243	$ 149
Reduction in net realizable value of land	4,538	3,390
Provision for capital replacements	1,776	1,783
Amortization	1,259	1,278
Other	408	538
Payouts to Municipalities from land profits holding account	—	(2,400)
Decrease in non-cash working capital	7,286	2,450
	$ 15,510	$ 7,188
INVESTMENT ACTIVITIES:		
Reduction (increase) of mortgages and loans	$ 1,272	$ (254)
Investment in housing projects	(6,038)	(2,669)
Investment in land	(3,330)	(2,203)
Capital replacements	(1,096)	(1,206)
Proceeds from sale of Staff Housing units	81	205
Transfer of Staff Housing sale proceeds to Consolidated Fund, Province of Saskatchewan	—	(616)
	$ (9,111)	$ (6,743)
FINANCING ACTIVITIES:		
Repayment of long term debt	$ (642)	$ (205)
Net increase in cash during the year	$ 5,757	$ 240
Cash and short-term investments, beginning of year	26,827	26,587
Cash and short-term investments, end of year	$ 32,584	$ 26,827

See accompanying notes to the financial statements.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 1991

NOTE 1: SIGNIFICANT ACCOUNTING POLICIES:

The consolidated financial statements include the accounts of Saskatchewan Housing Corporation and the Corporation's proportionate share of the net assets and revenues and expenditures of the joint venture projects in which it participates, as described in Notes 2 and 3.

The Consolidated Statement of Operations reflects revenues and expenditures of the Corporation according to major program areas.

The Corporate segment includes interest revenue and expense (Note 8), corporate administration, Staff Housing rental operations, net losses associated with loan and mortgage guarantees, land operations, and grants and subsidies paid but not included in other segments (Note 4). Allocations of administration costs have been made to the Housing segments.

The Housing segments include the operations of housing projects in which the Corporation has an ownership interest. In addition, the Public Housing segment includes Rent Supplement program subsidies and subsidies provided to non-profit sponsors of housing projects.

Interest is allocated to Public and Rural Housing projects based on rates established at project commitment date. These rates approximate market rates at the time, which are generally higher than the rates the Corporation pays

on funds borrowed. For Non-profit Housing projects, interest is allocated based on the Corporation's weighted average cost of funds borrowed during the construction period for each project.

Pursuant to provisions of Section 36 of The Saskatchewan Housing Corporation Act, the Corporation receives grants from the Consolidated Fund of the Province of Saskatchewan. Grant revenues are recognized in amounts equal to program expenditures or net operating deficits, as applicable.

Sales of land intended for single family residential development are recorded at the earlier of receipt of total proceeds or completion of the first floor joist stage of construction. Other land sales are recorded at the earlier of receipt of total sale proceeds or the date by which all material conditions required of the vendor as specified in the sales agreement have been satisfied, and effective control of the property has passed to the purchaser.

The cost of lot sales is allocated in proportion to anticipated revenue for each project.

Pursuant to the direction of Treasury Board, net sales proceeds from disposition of Staff Housing units are returned to the Consolidated Fund of the Province of Saskatchewan.

The Corporation provides mortgage financing to purchasers of certain Rural Housing units. The intent when selling is to recover actual costs; accordingly, these sales are not recognized in the Consolidated Financial Statements.

Completed Public and Non-profit Housing projects are carried at the lower of cost (which includes land, development, construction, administrative and carrying costs) and costs agreed to by Canada Mortgage and Housing Corporation (CMHC) less accumulated amortization. Rural Housing projects are carried at the lower of original cost and market value, less accumulated amortization. Housing projects are recorded as complete in the month in which construction is substantially completed and renting can begin.

Investments in Non-profit, Public and Rural Housing projects are amortized over their estimated useful lives on the sinking fund basis over periods ranging from twenty-five to fifty years. Investments in Staff Housing projects are amortized on a straight-line basis over periods up to forty years.

This balance relates to certain Rural Housing and Staff Housing assets transferred to the Corporation in previous years, and is being amortized to operations on the same basis as the related assets. Charges to Contributed surplus also include the net book value of units disposed of during the year.

Land is recorded at the lower of net realizable value and cost (which includes acquisition, development, administrative and carrying costs).

Interest is capitalized on housing and land projects at rates established at individual project commitment dates, based on approximate market rates at the time.

In accordance with The National Housing Act, the Corporation provides each year for replacement of appliances and for building renovations at rates agreed to by the Canada Mortgage and Housing Corporation. These amounts are charged to Maintenance and credited to Accumulated capital replacement provisions. Amounts are charged against Accumulated capital replacement provisions as actual expenditures are incurred.

Premiums received in respect of mortgage guarantees provided by the Corporation have been deferred, and are being taken into revenue on the basis of risk factors established by the Federal Department of Insurance.

Losses on individual mortgage guarantees are provided for on the basis of claims received and mortgage arrears as reported to the Corporation by lenders.

Losses on individual loan guarantees are provided for on the basis of amounts paid to lenders who have referred loans to the Corporation, less subsequent cash recoveries from borrowers.

NOTE 2: LAND

(thousands)

	1991	1990
Developed and under development	$ 13,742	$ 13,493
Held for future development	27,042	24,750
	$ 40,784	$ 38,243
Less: Accumulated provision for loss	22,671	18,312
	$ 18,113	$ 19,931

Land acquisitions and development projects are undertaken pursuant to joint venture agreements with various Municipalities. Costs have, in most instances, been shared ninety-five percent by the Corporation and five percent by the Municipalities. The Municipalities' accumulated equity of $182,000 (1990 - $346,000) is included in Accounts payable and accruals.

NOTE 3: INVESTMENT IN HOUSING PROJECTS

(thousands)

	Cost	Accumulated Amortization	Net Book Value 1991	Net Book Value 1990
Non-profit Housing	$ 124,854	$ 1,226	$ 123,628	$ 123,844
Public Housing	124,997	2,554	122,443	117,605
Rural Housing	32,964	6,362	26,602	27,737
Staff Housing and other	6,465	1,272	5,193	4,885
Projects under construction	4,624	—	4,624	3,685
	$ 293,904	$ 11,414	$ 282,490	$ 277,756

Non-profit Housing projects are wholly owned by the Corporation.

Public Housing projects are constructed and operated pursuant to joint venture agreements with Canada Mortgage and Housing Corporation (CMHC) and Municipalities. The Corporation's participation in these joint ventures is twenty percent in most instances for projects constructed prior to 1986; for those constructed since then the Corporation has a ninety-five or one hundred percent ownership interest.

Rural Housing projects are constructed and operated pursuant to joint venture agreements with CMHC. The Corporation's participation in these joint ventures is twenty-five percent in most instances.

NOTE 4: GRANTS RECEIVABLE (UNEXPENDED) - PROVINCE OF SASKATCHEWAN

(thousands)

	1991	1990
Balance, January 1	$ (432)	$ (83)
Received from Consolidated Fund	(38,535)	(95,342)
Recognized as Revenues	37,215	94,993
Balance, December 31	$ (1,752)	$ (432)

NOTE 5: TRANSFERS TO DEPARTMENT OF COMMUNITY SERVICES

Effective April 1, 1991, budgetary responsibility for corporate administration and certain programs was transferred from the Corporation to the Department of Community Services. The programs transferred were Home Improvement Program interest subsidies, grants for Home Modification for the Disabled, and subsidies to non-profit sponsors of Urban Native Housing. Expenditures incurred by the Corporation in 1991, prior to the transfer, included grants and subsidies totaling $6,834,000 and net administration expenses of $1,242,000.

NOTE 6: LAND PROFITS HOLDING ACCOUNT

(thousands)

	1991	1990
Balance, January 1	$ 694	$ 2,563
Profit on land sales	21	39
Interest credited	35	492
Payouts to Municipalities	—	(2,400)
Balance, December 31	$ 750	$ 694

Profits earned on land development projects are distributed according to agreements with the Municipalities, which specify the percentage of profits to be transferred to a holding account for social or recreational development in the Municipalities, or for other purposes as deemed appropriate by the Corporation. Individual project balances are subject to release pending determination of final costs, receipt of the last lot sale proceeds, and approval by the Corporation.

NOTE 7: LONG TERM DEBT

(thousands)

		1991	1990
Advances repayable to the Consolidated Fund, Province of Saskatchewan:			
Year Repayable	Weighted Average Interest Rate		
1995	8.66	$ 19,736	$ 19,736
1996	9.08	27,274	27,274
1997	8.98	43,407	43,407
1998	9.41	21,030	21,030
1999	10.34	35,578	35,578
2000	12.48	31,887	31,887
2001	15.51	42,075	42,075
2002	14.80	76,686	76,686
2003	12.15	10,240	10,240
2004	12.96	9,391	9,391
		$ 317,304	$ 317,304
C.M.H.C. land assembly loans at interest rates varying from 9.75% to 10.00%, secured by land inventory and repayable based upon future lot sales from 1992 to 2001.		2,040	2,040
Bank loan, due April 1, 1991.		—	642
		$ 319,344	$ 319,986

NOTE 8: INTEREST EXPENSE

(thousands)

	1991	1990
Interest incurred	$ 38,546	$ 38,965
Less: Interest capitalized	(2,618)	(2,195)
Interest recovered	(428)	(514)
	$ 35,500	$ 36,256

NOTE 9: CONTINGENCIES

From 1986 to 1990 the Corporation provided loan guarantees to lenders pursuant to the Home Improvement Loan Program. Loans are guaranteed to a maximum of $10,000 and are amortized over periods not exceeding ten years. As at December 31, 1991 a total of 67,404 (1990 - 72,297) loan guarantees were in effect, and the outstanding balance of loans guaranteed was $296,294,000 (1990 - $355,331,000).

During 1986 and 1987 the Corporation provided mortgage guarantees to lenders financing certain new housing construction. As at December 31, 1991 a total of 418 (1990 - 495) mortgage guarantees were in effect, and the outstanding balance of mortgages guaranteed was $31,988,000 (1990 - $37,518,000).

NOTE 10: COMMITMENTS

The Corporation had the following approximate commitments as of December 31, 1991:

(a) Construction expenditures, including interim financing, of $1,504,000

(b) Land development expenditures of $1,886,000

NOTE 11: RELATED PARTY TRANSACTIONS

The Saskatchewan Department of Community Services provides management services to the Corporation at no charge, except for amounts chargeable to housing and land operations in accordance with agreements; such charges are based upon the Department's actual costs or rates agreed to by the Corporation's joint venture partners.

As at December 31, 1991, Accounts payable and accruals includes $3,426,000 payable to the Department of Community Services.

Transactions with Saskatchewan's other Crown controlled departments, agencies and corporations are conducted at market prices.

NOTE 12: COMPARATIVE INFORMATION

Certain 1990 financial information has been reclassified to conform with the 1991 presentation.